

Information to identify the case:

Debtor 1:	Sylvia U Wallace-Anderson	Social Security number or ITIN:	xxx-xx-6625
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 11/26/16
Case number:	16-32482-RG	Date case converted to chapter:	7 6/6/17

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sylvia U Wallace-Anderson	
2. All other names used in the last 8 years	aka Sylvia U Wallace, aka Sylvia U Victor	
3. Address	6664 North 11 St. Newark, NJ 07107	
4. Debtor's attorney Name and address	Scott J. Goldstein Law Offices of Scott J. Goldstein, LLC 280 West Main Street Denville, NJ 07834	Contact phone 973-453-2838
5. Bankruptcy trustee Name and address	Benjamin A. Stanziale Jr. Stanziale & Stanziale 29 Northfield Avenue Suite 201 West Orange, NJ 07052	Contact phone (973) 731-9393

For more information, see page 2 >

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856</p>	<p>MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.</p>	<p>Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)</p> <p>Contact phone 973-645-4764</p> <p>Date: 6/13/17</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p>July 13, 2017 at 09:30 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 9/11/17</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Sylvia U Wallace-Anderson
 Debtor

Case No. 16-32482-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 46

Date Rcvd: Jun 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2017.

db Sylvia U Wallace-Anderson, 6664 North 11 St., Newark, NJ 07107
 tr +Benjamin A. Stanziale, Jr., Stanziale & Stanziale, 29 Northfield Avenue, Suite 201,
 West Orange, NJ 07052-5358
 516517731 +Borrowersfir, 1114 Lost Creek Boulevard, Austin, TX 78746-6300
 516517735 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 516517736 +Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040,
 St Louis, MO 63179-0040
 516517742 +Fed Loan Sevicig, Po Box 69184, Harrisburg, PA 17106-9184
 516517744 +Lyons, Doughty, & Veldhaus, PC, 136 Gaither Drive, Ste 100, PO Box 1269,
 Mount Laurel, NJ 08054-7269
 516517745 MCU/Municipal Credit Union, Po Box 3205, Church Street Station, New York City, NY 10007
 516517748 Selip & Stylianou LLP, 10 Forest Ave, Ste 300, PO Box 914, Paramus, NJ 07653-0914
 516719107 U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: sjg@sgoldsteinlaw.com Jun 13 2017 22:18:21 Scott J. Goldstein,
 Law Offices of Scott J. Goldstein, LLC, 280 West Main Street, Denville, NJ 07834
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2017 22:19:21 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 13 2017 22:19:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516517730 +EDI: TSYS2.COM Jun 13 2017 21:53:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 516517734 EDI: CITICORP.COM Jun 13 2017 21:53:00 Childrens Place/Citicorp Credit Services,
 Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195
 516517732 +EDI: MERRICKBANK.COM Jun 13 2017 21:53:00 Cardworks/CW Nexus, Pob 9201,
 Old Bethpage, NY 11804-9001
 516517733 +EDI: CHASE.COM Jun 13 2017 21:53:00 Chase Card, Attn: Correspondence, Po Box 15298,
 Wilmington, DE 19850-5298
 516517737 +EDI: WFNNB.COM Jun 13 2017 21:53:00 Comenity Bank/Avenue, Po Box 182125,
 Columbus, OH 43218-2125
 516517739 +EDI: WFNNB.COM Jun 13 2017 21:53:00 Comenity Bank/Lane Bryant, Po Box 182125,
 Columbus, OH 43218-2125
 516517738 +EDI: WFNNB.COM Jun 13 2017 21:53:00 Comenity Bank/kingsi, Po Box 182125,
 Columbus, OH 43218-2125
 516517740 EDI: RCSDELL.COM Jun 13 2017 21:53:00 Dell Financial Services, Bankruptcy, 1 Dell Way,
 Round Rock, TX 78682
 516529804 EDI: DISCOVER.COM Jun 13 2017 21:53:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516517741 +EDI: DISCOVER.COM Jun 13 2017 21:53:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 516517743 +E-mail/Text: bankruptcydept@kinecta.org Jun 13 2017 22:19:59 Kinecta Fed Cu, Po Box 10003,
 Manhattan Beach, CA 90267-7503
 516625502 +E-mail/Text: bankruptcydept@kinecta.org Jun 13 2017 22:19:59 Kinecta Federal Credit Union,
 1440 Rosecrans Avenue, PO Box 10003, Manhattan Beach, CA 90267-7503
 516595519 EDI: MERRICKBANK.COM Jun 13 2017 21:53:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 516587531 E-mail/Text: bankruptcynotice@nymcu.org Jun 13 2017 22:19:49 MUNICIPAL CREDIT UNION,
 22 CORTLANDT STREET, 24TH FL, NEW YORK, NY 10007-3153
 516517746 +EDI: NAVIENTFKASMSERV.COM Jun 13 2017 21:53:00 Navient, Attn: Claims Dept, Po Box 9500,
 Wilkes-Barr, PA 18773-9500
 516548191 EDI: NAVIENTFKASMGUAR.COM Jun 13 2017 21:53:00 Navient Solutions, Inc. on behalf of,
 United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430,
 Wilkes Barre, PA 18773-9430
 516731325 EDI: PRA.COM Jun 13 2017 21:53:00 Portfolio Recovery Associates, LLC, c/o Juniper,
 POB 41067, Norfolk VA 23541
 516731024 EDI: PRA.COM Jun 13 2017 21:53:00 Portfolio Recovery Associates, LLC,
 c/o Sears Mastercard, POB 41067, Norfolk VA 23541
 516581297 EDI: Q3G.COM Jun 13 2017 21:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516602663 EDI: Q3G.COM Jun 13 2017 21:53:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516562273 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 13 2017 22:19:47 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408
 516517747 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 13 2017 22:19:47 Quickn Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 516517749 +EDI: RMSC.COM Jun 13 2017 21:53:00 Synchrony Bank/Amazon, Po Box 965064,
 Orlando, FL 32896-5064
 516517750 +EDI: RMSC.COM Jun 13 2017 21:53:00 Synchrony Bank/Lowes, Po Box 965064,
 Orlando, FL 32896-5064

District/off: 0312-2

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 46

Date Rcvd: Jun 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516517751 +EDI: RMSC.COM Jun 13 2017 21:53:00 Synchrony Bank/Old Navy, Po Box 965064,
Orlando, FL 32896-5064
516517752 +EDI: RMSC.COM Jun 13 2017 21:53:00 Synchrony Bank/PayPal Cr, Po Box 965064,
Orlando, FL 32896-5064
516517753 +EDI: RMSC.COM Jun 13 2017 21:53:00 Synchrony Bank/Pep Boys, Po Box 965064,
Orlando, FL 32896-5064
516517754 +EDI: RMSC.COM Jun 13 2017 21:53:00 Synchrony Bank/Walmart, Po Box 965064,
Orlando, FL 32896-5064
516517755 +EDI: TDBANKNORTH.COM Jun 13 2017 21:53:00 TD Bank, 1701 Route 70 East,
Cherry Hill, NJ 08003-2335
516723719 +E-mail/Text: bncmail@w-legal.com Jun 13 2017 22:19:32 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516517756 +EDI: WTRNBANK.COM Jun 13 2017 21:53:00 Tnb-Visa (TV) / Target,
C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
516517757 +EDI: WFFC.COM Jun 13 2017 21:53:00 WFFNB/Bobs Discount Furniture, Po Box 10438,
Des Moines, IA 50306-0438
516660686 EDI: WFFC.COM Jun 13 2017 21:53:00 Wells Fargo Bank, N.A., PO Box 10438,
Des Moines, IA 50306-0438

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516595531* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Scott J. Goldstein on behalf of Debtor Sylvia U Wallace-Anderson sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com

TOTAL: 3